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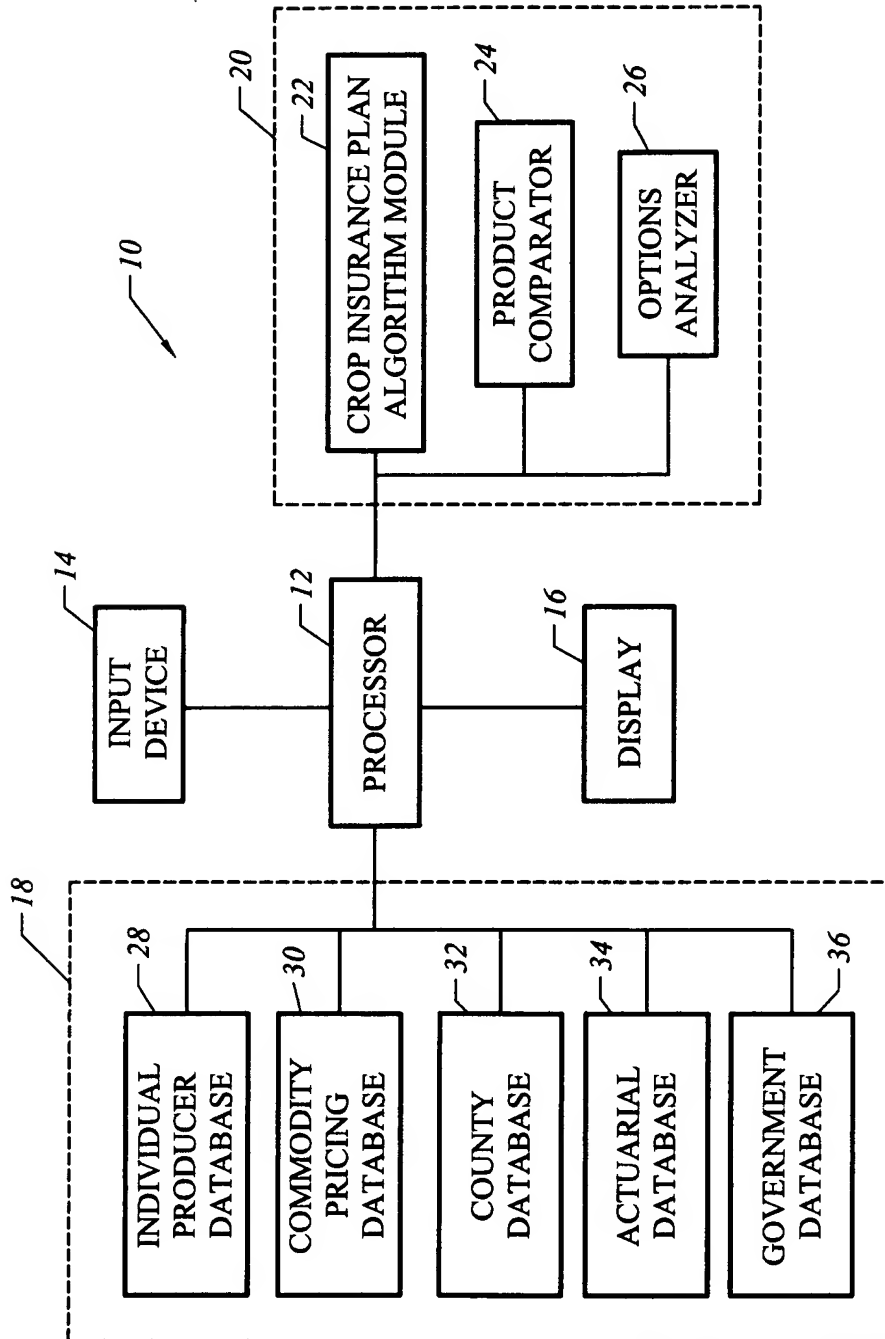
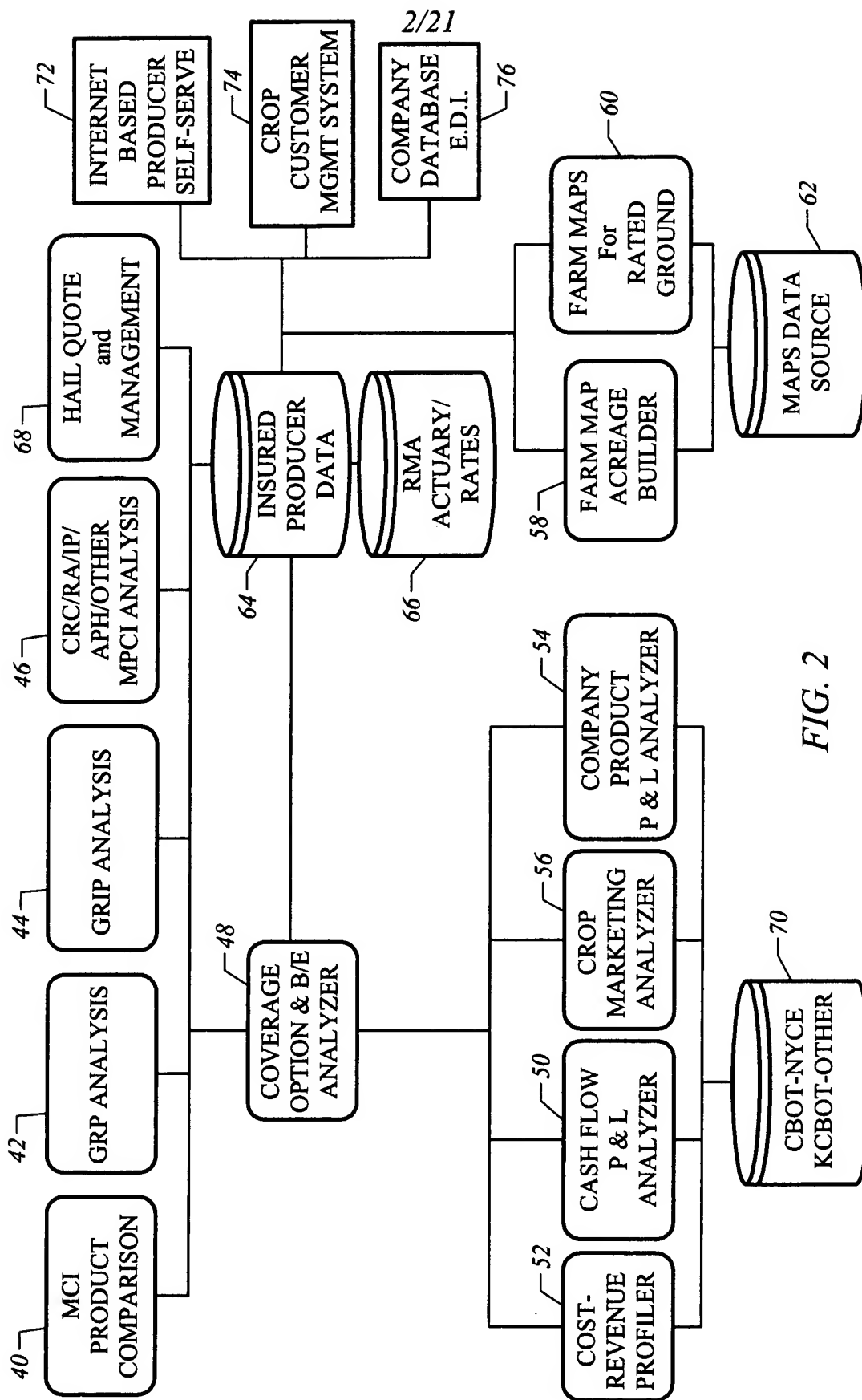


FIG. 1



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B		Next Year Pace Setup					
Corn		Soybeans		Wheat		Grain Sorghum	
County Yields				FCIC Set Prices			
Expected		Actual		APH Price			
142.1		142.1		2			
CRC Prices				GRP Price			
CRC Plant		CRC Harvest					
2.32		2.05					
RA Prices				Volatility			
RA Plant		RA Harvest		Revenue Volatility			
				0.18			
GRIP Settings							
GRIP Plant		GRIP Harvest					
2.3		2.05					
Cancel				Exit			

FIG. 3

B	Report Options	✕
<p style="text-align: center;">Reports</p> <p>Report Selection</p> <p><input checked="" type="radio"/> MPCCI - Product Companion</p> <p>Print Mode</p> <p><input checked="" type="radio"/> B/W <input type="radio"/> Color</p> <p style="text-align: center;"><input type="button" value="PRINT"/> <input type="button" value="EXIT"/></p>		

FIG. 4



FIG. 5

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B Disclaimer



Multi Peril Crop Insurance - A 25 Year Performance Comparison
INFORMATIONAL DISCLAIMER

Although GRP and GRIP Federal Multi-Peril Insurance, and the private County Yield endorsement policy are newer plans of Crop Insurance, the 25 year historical record is accurately based upon the crop yield statistics determined and provided by NASS-National Ag Statistics Service and by the actual CBOT-Chicago Board of Trade and/or KCBOT-Kansas City Board of Trade spring and fall grain prices. The illustrations of the 25 year past loss performance of the plan are historically accurate, but illustrations used in the presentation are not a guarantee of future results.

APH, CRC, and RA rates are based on the new CONTINUOUS RATING calculation. The crop coverage premiums illustrated are estimates. -Final Spring Crop premium determination will be made March 1, 2002, and Fall Crop premium determination will be made September 15, 2002 at the times USDA-RMA sets final crop planting prices and volatility factors.

2002 - MULTI-PERIL COVERAGE PRICE BASIS

2002 - GRP CORN - 2.25

2002 - GRP SOYBEANS - 4.90

2002 - GRP WHEAT - 2.95

2002 - GRP SORGHUM - 2.10

2002 - GRP CORN PLANT - 2.30

2002 - GRIP CORN VOLITILITY - 0.18

2002 - GRIP SOYBEANS PLANT - 4.53

2002 - GRIP SOYBEANS VOLITILITY - 0.16

2002 - APH CORN ESTABLISHED PRICE - 2.00

2002 - APH SOYBEANS ESTABLISHED PRICE - 4.92

2002 - APH WHEAT ESTABLISHED PRICE - 3.05

2002 - APH SORGHUM ESTABLISHED PRICE - 1.80

2002 - CRC/RA CORN PLANT PRICE - 2.32

2002 - CRC/RA SOYBEANS PLANT PRICE - 4.50

2002 - CRC/RA WHEAT PLANT - CBOT 3.04 KCBOT 3.34

2002 - CRC/RA SORGHUM PLANT PRICE - CBOT 2.20

2002 - RMA PREMIUM DISCOUNTS:

65% Level - APH, RA, CRC * 59% GRP, GRIP * N/A

70% Level - APH, RA, CRC * 59% GRP, GRIP * 64%

75% Level - APH, RA, CRC * 55% GRP, GRIP * 64%

80% Level - APH, RA, CRC * 48% GRP, GRIP * 59%

85% Level - APH, RA, CRC * 38% GRP, GRIP * 58%

90% Level - APH, RA, CRC * N/A GRP, GRIP * 55%

2002 - DATA CURRENT AS OF MARCH 1, 2002

PRINT

EXIT

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B
Option

User Information

User Setup

Full Name:

Rick Goshart

Phone #:

800-987-9531

Email Address:

Rick@goshertins.com

Agency Name:

Goshert Insurance, LLC.

Agency Phone:

888-648-0132

Agency Web:

www.goshertins.com

Cancel

Apply

EXIT

FIG. 6

B		Save View Cases		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Case History					
Cases					
Producers	Location	State	County	Crop	Acres
PRODUCER	HOME FARM	Indiana	Allen	Corn	1000
PRODUCER	HOME FARM	Indiana	Allen	Soybeans	100
SMILEY	SMILEY FARMS	Indiana	Decatur	Corn	111
SMILEY	SMILEY BROS	Indiana	Decatur	Corn	380
SMILEY	S & M FARMS	Indiana	Decatur	Corn	101
SMILEY	RAY JOHNSON-C&C	Indiana	Decatur	Corn	75
SMILEY	SMILEY FARMS	Indiana	Decatur	Soybeans	88
SMILEY	SMILEY BROS	Indiana	Decatur	Soybeans	324
SMILEY	RAY JOHNSON-C&C	Indiana	Decatur	Soybeans	75
SMILEY	S & M FARMS	Indiana	Decatur	Soybeans	176
Dave Zeimer	Home Farm	Indiana	St. Joseph	Corn	0
Robert Lee	Home Farm	Indiana	Wells	Corn	0
Robert Lee	Home Farm	Indiana	Wells	Soybeans	0
David Miers	Home Farm	Indiana	Decatur	Soybeans	0
David Miers	Home Farm	Indiana	Decatur	Corn	0
John Phillips	Home Farm	Indiana	Decatur	Corn	0
Producers	Home Farm	Iowa	Boone	Corn	100
History					
	Year	Actual Yield	Average Yield		
►	1977	96.2	94.7		
	1978	93.3	96.5		
	1979	111	98.3		
	1980	108.5	100		
	1981	101.5	101.8		
	1982	119.4	103.6		
	1983	75.1	106.4		
	1984	112	107.2		
	1985	121.7	108.9		
	1986	126.1	110.7		
	1987	120.2	112.5		
	1988	94.5	114.3		
	1989	109.5	116.1		
	1990	123.1	117.8		
	1991	100.9	119.6		
	1992	141.6	121.4		
	1993	113	123.2		
	1994	135.4	125		
	1995	124.1	126.7		
	1996	115.2	129.5		
	1997	138.9	130.3		
	1998	137	132.1		
	1999	121.1	133.8		
	2000	131.5	132.5		
	2001	137.4	137.4		
	2002	137.4	137.4		

[illegible]

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B		GRP		  	
GRP - Build New Case					
Producer	<input type="text" value="Producer"/>				
Location	<input type="text" value="Home Farm"/>				
State	<input type="text" value="Kansas"/>				
County	<input type="text" value="Saline"/>				
Crop	<input type="text" value="Sorghum - All"/>				
Acres	<input type="text" value="100"/>				
<input type="button" value="SETUP"/>		<input type="button" value="SAVE/VIEW
CASE"/>		<input type="button" value="QUOTE"/>	
				<input type="button" value="EXIT"/>	

FIG. 9

B View Case		GRP Case History				
		Cases				
Producer	Location	State	County	Crop	Acres	
▶ PRODUCER	HOME FARM	Indiana	Allen	Com - All - Planted	100	
John Jackson	Back 40	Indiana	Elkhart	Com - All - Planted	600	
John Jackson	Back 40	Texas	Lubbock	Cotton - Non Irr.	500	
John Jackson	Back 40	Texas	Lubbock	Cotton - Irrigated	450	

History		
Year	Actual Yield	Δ
1957	56.2	
1958	59.5	
1959	62.8	
1960	66.1	
1961	69.5	
1962	72.8	
1963	76.1	
1964	77.3	
1965	78.5	
1966	79.7	
1967	80.9	
1968	82.1	
1969	83.3	
1970	84.5	
1971	85.7	
1972	86.9	
1973	88.2	
1974	89.4	
1975	91.1	
1976	92.9	
1977	94.7	
1978	96.5	
1979	98.3	
1980	100	
1981	101.9	
1982	103.6	

FIG. 10

B

GAP OVERVIEW

Group Risk Plan Analysis - 2002

Sorghum - All Selected Coverage for 100 acres in Saline County Kansas

Coverage Levels

	90%	85%	80%	75%	70%
Trigger Yield	61.2	57.8	54.4	51	47.6
Protection Per Acre	\$214	\$171	\$129		
Max	\$8.87	\$6.76	\$5.88	\$4.32	\$3.70
Mid	\$7.09	\$5.41	\$4.71	\$3.45	\$2.96
Min	\$5.32	\$4.06	\$3.53	\$2.59	\$2.22
	Total Cost	Total Cost	Total Cost	Total Cost	Total Cost
	\$887	\$676	\$588	\$432	\$370
	\$709	\$541	\$471	\$345	\$296
	\$532	\$406	\$353	\$259	\$222

View Enlarged Graph

Expected County Yield: 68

Please enter a protection level between \$129 and \$214

\$214

Historical Payments

Historical Percentages

Rates/Quote

Print Reports

EXIT

FIG. 11

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B	Rates/Quote	<div style="display: flex; justify-content: space-between; align-items: center;"> <div> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </div> <div> <h3>Rates/Quote for Saline County, Kansas</h3> <p>Sorghum - All 100 acres at the \$214 protection level</p> <p>Expected County Yield: 68</p> <p>Max Protection Per Acre ↙ 120</p> </div> </div>																																																			
		<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Coverage Level</th> <th>90%</th> <th>85%</th> <th>80%</th> <th>75%</th> <th>70%</th> </tr> </thead> <tbody> <tr> <td>Trigger Yield</td> <td>61.2</td> <td>57.8</td> <td>54.4</td> <td>51</td> <td>47.6</td> </tr> <tr> <td>Rate per \$100</td> <td>\$9.20</td> <td>\$7.70</td> <td>\$6.70</td> <td>\$5.60</td> <td>\$4.80</td> </tr> <tr> <td>Total Cost Per Acre</td> <td>\$19.69</td> <td>\$16.48</td> <td>\$14.34</td> <td>\$11.98</td> <td>\$10.27</td> </tr> <tr> <td>Subsidy Level</td> <td>55%</td> <td>59%</td> <td>59%</td> <td>64%</td> <td>64%</td> </tr> <tr> <td>Subsidy Per Acre</td> <td>\$10.83</td> <td>\$9.72</td> <td>\$8.46</td> <td>\$7.67</td> <td>\$6.57</td> </tr> <tr> <td>Producer Cost Per Acre</td> <td>\$8.86</td> <td>\$6.76</td> <td>\$5.88</td> <td>\$4.31</td> <td>\$3.70</td> </tr> </tbody> </table>								Coverage Level	90%	85%	80%	75%	70%	Trigger Yield	61.2	57.8	54.4	51	47.6	Rate per \$100	\$9.20	\$7.70	\$6.70	\$5.60	\$4.80	Total Cost Per Acre	\$19.69	\$16.48	\$14.34	\$11.98	\$10.27	Subsidy Level	55%	59%	59%	64%	64%	Subsidy Per Acre	\$10.83	\$9.72	\$8.46	\$7.67	\$6.57	Producer Cost Per Acre	\$8.86	\$6.76	\$5.88	\$4.31	\$3.70	<div style="border: 1px solid black; padding: 5px; text-align: center;">EXIT</div>	
Coverage Level	90%	85%	80%	75%	70%																																																
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		Level of Coverage Provided \$21,400																																																			

FIG. 12

B Historical Payments

Historical Payments for Allen, Indiana

Corn - All - Planted 1000 acres at the \$464 protection level

Year	Expected Yield	Actual Yield	Payment 90	Payment 85	Payment 80	Payment 75	Payment 70
1977	94.7	96.2	-	-	-	-	-
1978	96.5	93.3	-	-	-	-	-
1979	98.3	111	-	-	-	-	-
1980	100	108.5	-	-	-	-	-
1981	101.8	101.5	-	-	-	-	-
1982	103.6	119.4	-	-	-	-	-
1983	105.4	75.1	\$9,665.44	\$7,504.59	\$5,073.62	\$2,318.53	-
1984	107.2	112	-	-	-	-	-
1985	108.9	121.7	-	-	-	-	-
1986	110.7	126.1	-	-	-	-	-
1987	112.5	120.2	-	-	-	-	-
1988	114.3	94.5	\$3,775.33	\$1,267.99	-	-	-
1989	116.1	109.5	-	-	-	-	-
1990	117.8	123.1	-	-	-	-	-
1991	119.6	100.9	\$2,905.39	\$346.88	-	-	-
1992	121.4	141.6	-	-	-	-	-
1993	123.2	113	-	-	-	-	-
1994	125	135.4	-	-	-	-	-
1995	126.7	124.1	-	-	-	-	-
1996	128.5	115.2	\$180.54	-	-	-	-
1997	130.3	138.9	-	-	-	-	-
1998	132.1	137	-	-	-	-	-
1999	133.8	121.1	-	-	-	-	-
2000	132.6	131.5	-	-	-	-	-

Sort Order: ©Ascending ODescending Sort by Year Exit

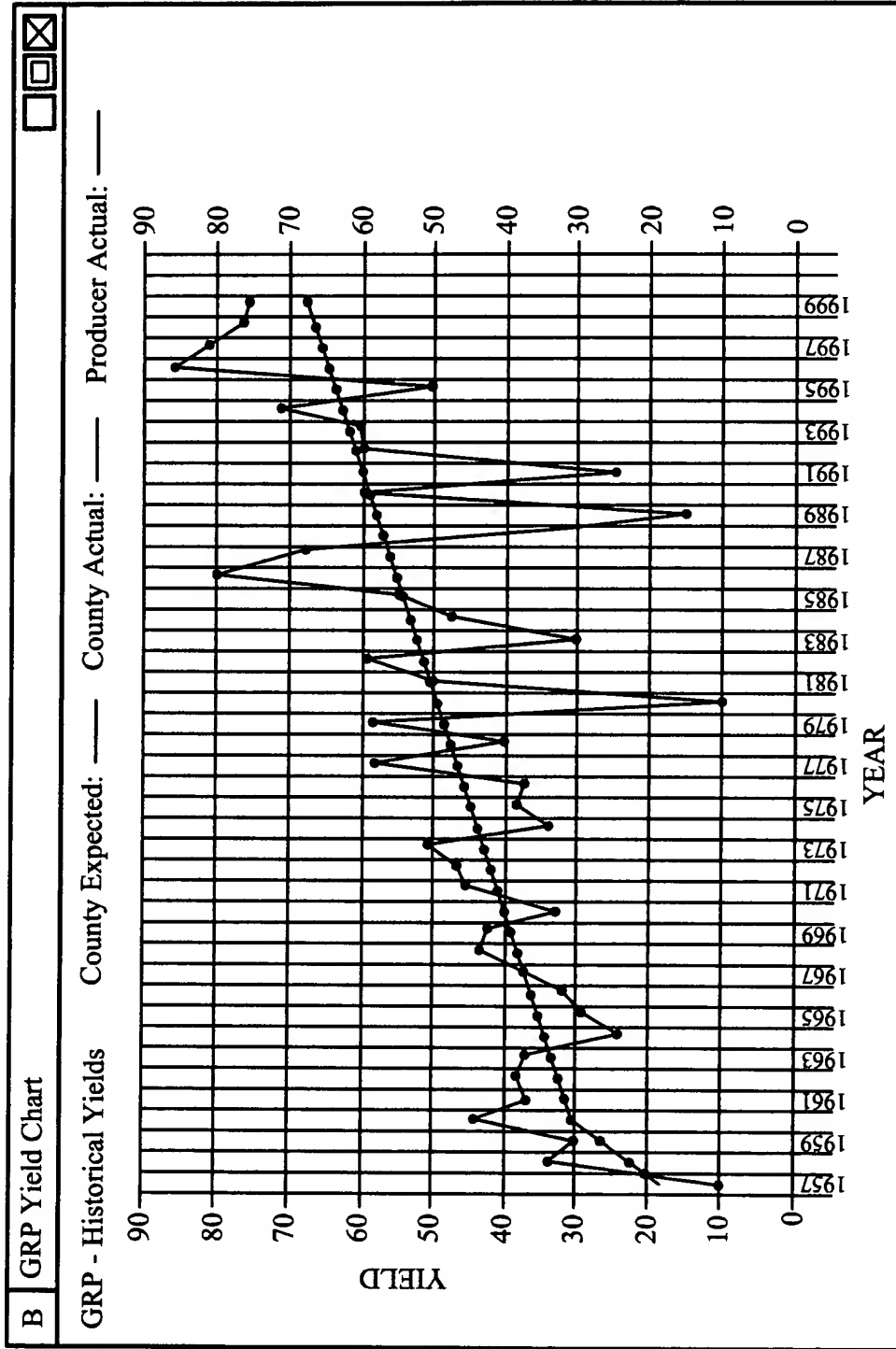


FIG. 14

Option Analyzer

Commodity Prices

Plant \$	Harv \$
CRC 2.32	2.05
RA 2.32	2.1
GRIP 2.3	2.05

FCIC Set Values

Volatility	0.18
APH Price	2
GRP Price	2.25
T-Yield	135

Your Risk Plans

Average	Actual	CRC	APH	RA
138.1	120.0	85%	85%	85%
		100%	100%	100%
240.64	234.77			272.33
\$480.59	\$414.30			\$480.59
\$26.33	\$00			\$20.33
\$18.13	\$13.38			\$00

County Risk Plans

Expected	Actual	GRIP	90%	100%
142.1	125.0	294.15	90%	100%
		\$490.25		
		\$63.16		
		\$10.39		

Options

Net/Acre	Net/Total

Options

Non-Irrigated Planted Acres Enterprise Unit, 5 Sections Harvest Price Option

VIEW DETAIL **BREAK EVEN** **PROFILER EXPENSE** **PROFILER GRAPH** **PRINT** **EXIT**

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Option Analyzer Detail						
State	County	Crop	100 Acres	GRP		
Options Selected						
CRC	APH	RA	IP	GRIP	GRP	?????
Coverage Level			85%	Dollar		90%
County Expected Yield			137.4	GRP Price		\$2.25
<u>Protection Amount (The Bucket)</u>						
Expected County Yield *GRP Price *150% *Dollar Level					\$406.11	
<u>Trigger Yield</u>						
County Expected Yield *Coverage Level					113.6 bu	
<u>County Actual Yield (Estimated)</u>						
(NASS Actual Results Published in March)					120.0 bu	
<u>Loss Percentage</u>						
County Actual Yield/County Expected Yield					0.00%	
<u>Loss Dollar Amount</u>						
Loss Percentage *Protection Amount					\$0.00	
<u>Total Premium for coverage Plan</u>					Gross Premium	
<u>Net Producer Premium</u>						
Total Premium-Federal Subsidy = Net Producer Premium					Net Premium	
					PRINT EXIT	

FIG. 17

B Break Even						
Break Even Thresholds						
WITH NO CHANGES IN Plant Price: Expected Price:		CRC	APH	RA	GRIP	GRP
		106.7 B/E Yield	109.7 B/E Yield	129.7 B/E Yield	134.6 B/E Yield	56.0 B/E Yield
		\$1.80 B/E Price		\$2.30 B/E Price	\$2.20 B/E Price	---
WITH CHANGES IN Harvest Price -vs- Plant Price: Actual Yield -vs- Expected Yield:		94.3 B/E Yield	109.7 B/E Yield	117.4 B/E Yield	119.9 B/E Yield	56.0 B/E Yield
		\$1.58 B/E Price	---	\$1.97 B/E Price	\$1.94 B/E Price	---
					PRINT	EXIT

FIG. 18

<div style="display: flex; justify-content: space-between;"> B Producer Expenses <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> </div>		<div style="display: flex; justify-content: space-between;"> SMILEY S & M Farms </div>		<div style="display: flex; justify-content: space-between;"> Decatur Indiana </div>																																																																	
<div style="display: flex; justify-content: space-between;"> Crop Expenses General Expenses </div>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Fertilizers</td> <td>700</td> <td>Bad debt</td> <td>0</td> </tr> <tr> <td>Pesticides</td> <td>200</td> <td>Employee salaries</td> <td>0</td> </tr> <tr> <td>Seeds and plants</td> <td>600</td> <td>Building repair and maintenance</td> <td>0</td> </tr> <tr> <td>Crop insurance</td> <td>300</td> <td>Clearing and drainage</td> <td>0</td> </tr> <tr> <td colspan="2" style="text-align: right;">Subtotal:</td> <td>Electrical</td> <td>0</td> </tr> <tr> <td colspan="2"></td> <td>Fence</td> <td>0</td> </tr> <tr> <td colspan="2"></td> <td>Property taxes</td> <td>0</td> </tr> <tr> <td colspan="2"></td> <td>Small tools</td> <td>0</td> </tr> <tr> <td colspan="2"></td> <td>Soil testing</td> <td>0</td> </tr> <tr> <td colspan="2"></td> <td>Storage/drying</td> <td>0</td> </tr> <tr> <td colspan="2"></td> <td>Licenses/permits</td> <td>0</td> </tr> <tr> <td colspan="2"></td> <td>Telephone</td> <td>0</td> </tr> <tr> <td colspan="2"></td> <td>Motor vehicle interest</td> <td>0</td> </tr> <tr> <td colspan="2"></td> <td>Travel</td> <td>0</td> </tr> <tr> <td colspan="2"></td> <td colspan="2" style="text-align: right;">Subtotal:</td> </tr> <tr> <td colspan="2"></td> <td colspan="2" style="text-align: right;">\$0</td> </tr> </table>				Fertilizers	700	Bad debt	0	Pesticides	200	Employee salaries	0	Seeds and plants	600	Building repair and maintenance	0	Crop insurance	300	Clearing and drainage	0	Subtotal:		Electrical	0			Fence	0			Property taxes	0			Small tools	0			Soil testing	0			Storage/drying	0			Licenses/permits	0			Telephone	0			Motor vehicle interest	0			Travel	0			Subtotal:				\$0	
Fertilizers	700	Bad debt	0																																																																		
Pesticides	200	Employee salaries	0																																																																		
Seeds and plants	600	Building repair and maintenance	0																																																																		
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		Telephone	0																																																																		
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		Travel	0																																																																		
		Subtotal:																																																																			
		\$0																																																																			
<div style="display: flex; justify-content: space-between;"> Machinery Expenses Totals </div>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Insurance</td> <td>0</td> <td>Grand Total:</td> <td>\$2,500</td> </tr> <tr> <td>Licenses</td> <td>0</td> <td>450 Acres</td> <td></td> </tr> <tr> <td>Repairs</td> <td>0</td> <td>Cost Per Acre:</td> <td>\$5.56</td> </tr> <tr> <td>Fuel</td> <td>350</td> <td colspan="2"></td> </tr> <tr> <td>Lease</td> <td>150</td> <td colspan="2"></td> </tr> <tr> <td colspan="2" style="text-align: right;">Subtotal:</td> <td colspan="2"></td> </tr> <tr> <td colspan="2"></td> <td colspan="2"></td> </tr> </table>				Insurance	0	Grand Total:	\$2,500	Licenses	0	450 Acres		Repairs	0	Cost Per Acre:	\$5.56	Fuel	350			Lease	150			Subtotal:																																											
Insurance	0	Grand Total:	\$2,500																																																																		
Licenses	0	450 Acres																																																																			
Repairs	0	Cost Per Acre:	\$5.56																																																																		
Fuel	350																																																																				
Lease	150																																																																				
Subtotal:																																																																					

192

PROFILER GRAPH

PRINT

EXIT

FIG. 19

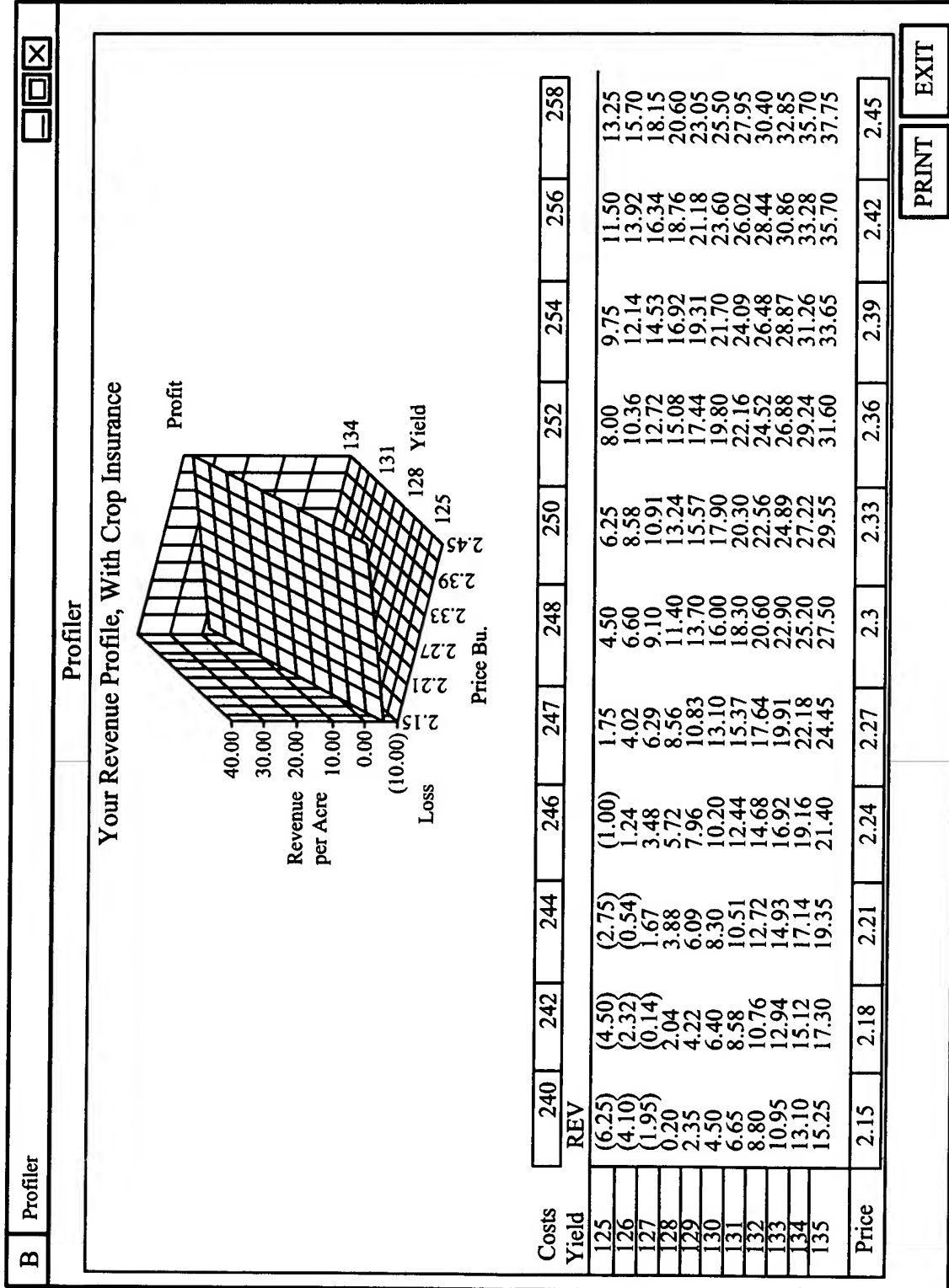


FIG. 20

